

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Todd J Braddock, Debtor

**Case No. 21-50440-KMS
Chapter 13**

**DEBTOR'S CERTIFICATION AND MOTION FOR ENTRY OF CHAPTER 13
DISCHARGE PURSUANT TO 11 U.S.C. §1328 (a) and (h)**

This motion seeks an order discharging the debtor(s) pursuant to § 1328(a) of the bankruptcy code. If you oppose this motion, you must file a response with the court within twenty-one (21) days from the date listed below in the certificate of service. Your response must set forth the specific factual allegations with which you disagree, and a copy of your response must be served on the debtor(s) and debtor's(s') attorney. If no timely response is filed, the court may grant this motion without holding a hearing. A timely response is necessary for a hearing to be held.

1. By signing below, the debtor certifies under penalty of perjury that the following statements are true and correct:
 - A. For cases filed on or after March 10, 2008, I have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed the certificate of completion provided by the course provider (in a joint case, both husband and wife must each complete the course and file a certificate of completion) or the approved personal financial management course provider has notified the court that I have completed a post-petition instructional course concerning personal financial management. **11 U.S.C. § 1328(g)**
 - B. All pre-petition amounts owed by me on domestic support obligation (“Domestic Support Obligation” as defined at 11 U.S.C §101(14A)), if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C §1328(a)**
 - C. I have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C. §1328(f)(1)**
 - D. I have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C. §1328(f)(2)**
 - E. I have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(A)**
 - F. If I owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five (5) years, in the preceding five (5) years, then I have not claimed an exemption for my/our residence in an amount in excess of the statutory cap as

prohibited by §522(q)(1) of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(B)**

G. No proceeding is pending in which I may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which I may be found liable for a debt of the kind described in §522(q)(1)(B). **11 U.S.C. §1328(h)(2)**

H. I have made all payments required by my confirmed Chapter 13 plan.

2. Debtor hereby moves the court for the entry of a discharge order in this case.

Signed: /s/ Todd J Braddock
Todd J Braddock

07-18-2025
Date

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., MS Bar No. 103469
Attorney for the Debtor
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601.500.5533

07-18-2025
Date

3. Mailing address for filing responses:

Jackson Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Thad Cochran US Courthouse
501 E Court St, Ste 2.300
Jackson, MS 39201

Gulfport Divisional Office:
Danny L. Miller, Clerk
United States Bankruptcy Court
Dan M. Russell, Jr. U.S. Courthouse
2012 15th St, Suite 244
Gulfport, MS 39501

CERTIFICATE OF SERVICE

On July 21, 2025, a copy of this pleading was served on each of the persons listed on the attached service list either by prepaid United States mail or via electronic service through the Court's EM/ECF system at the mailing addresses and/or email addresses indicated.

Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

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4 UNITED STATES BANKRUPTCY COURT
5 SOUTHERN DISTRICT OF MISSISSIPPI
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10 IN RE:
11 TODD J BRADDOCK12 CASE NO: 21-50440
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**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**
Chapter: 13

11 On 7/21/2025, I did cause a copy of the following documents, described below,
12 Notice and Motion for Entry of Chapter 13 Discharge

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18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
incorporated as if fully set forth herein.

20 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
21 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
22 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

23 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
served electronically with the documents described herein per the ECF/PACER system.

24 DATED: 7/21/2025

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27
28 /s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

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3 **UNITED STATES BANKRUPTCY COURT**
4 **SOUTHERN DISTRICT OF MISSISSIPPI**
56 IN RE:
7 TODD J BRADDOCK
86 CASE NO: 21-50440
7 **CERTIFICATE OF SERVICE**
8 **DECLARATION OF MAILING**
910 Chapter: 13
1112 On 7/21/2025, a copy of the following documents, described below,
13 Notice and Motion for Entry of Chapter 13 Discharge
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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
herein.21 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
22 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
Service and that it is true and correct to the best of my knowledge, information, and belief.23 DATED: 7/21/2025
2425 
2627 Miles Wood
28 BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCRS ADDRESS DOWNLOAD
 CASE 21-50440
 SOUTHERN DISTRICT OF MISSISSIPPI
 MON JUL 21 8-47-6 PST 2025

AMERICREDIT FINANCIAL SERVICES INC DBA
 GM
 PO BOX 183853
 ARLINGTON TX 76096-3853

THE BANK OF NEW YORK MELLON
 ROBERTSON ANSCHUTZ SCHNEID CRANE F
 10700 ABBOTTS BRIDGE RD SUITE 170
 DULUTH GA 30097-8461

EXCLUDE

US BANKRUPTCY COURT
 DAN M RUSSELL JR US COURTHOUSE
 2012 15TH STREET SUITE 244
 GULFPORT MS 39501 2036

ADELA AGENCY DEBT RECO
 PO BOX 1745
 HATTIESBURG MS 39403-1745

(P) AMERICREDIT FINANCIAL SERVICES DBA G
 FINANCIAL
 PO BOX 183853
 ARLINGTON TX 76096-3853

EXCLUDE

(D) (P) AMERICREDIT FINANCIAL SERVICES DBA
 GM FINANCIAL
 PO BOX 183853
 ARLINGTON TX 76096 3853

BONNIVILLE COLECTIONS
 PO BOX 150621
 OGDEN UT 84415-0621

CAPITAL ONE
 PO BOX 31293
 SALT LAKE CITY UT 84131-0293

CAPITAL ONE BANK (USA) NA
 BY AMERICAN INFOSOURCE AS AGENT
 4515 N SANTA FE AVE
 OKLAHOMA CITY OK 73118-7901

CASPER MEDICAL IMAGINI
 419 S WASHINGTON ST
 SUITE 101
 CASPER WY 82601-2991

COMMUNITY BANK
 909 N 16TH AVE
 LAUREL MS 39440-3363

DEFAULT RESOLUTION GRO
 PO BOX 5609
 GREENVILLE TX 75403-5609

DEPARTMENT OF TREASURY
 INTERNAL REVENUE SERVICE
 P O BOX 7346
 PHILADELPHIA PA 19101-7346

DIXIE ELECTRIC
 PO BOX 88
 LAUREL MS 39441-0088

FIRST FINANCIAL LOANS
 1219 W 8TH ST
 LAUREL MS 39440

GM FINANCIAL
 PO BOX 181145
 ARLINGTON TX 76096-1145

INTERNAL REVENUE SERVI
 CO US ATTORNEY
 501 EAST COURT ST
 STE 4430
 JACKSON MS 39201-5025

KELLI ANN BRADDOCK
 152 SHERMAN RD
 LAUREL MS 39443-7718

(P) MOHELA
 CLAIMS DEPARTMENT
 633 SPIRIT DRIVE
 CHESTERFIELD MO 63005-1243

MRS ASSOCIATES
 1930 OLNEY AVE
 CHERRY HILL NJ 08003-2016

MS DEPT OF REVENUE
 BANKRUPTCY SECTION
 PO BOX 22808
 JACKSON MS 39225-2808

(P) MERCHANTS ADJUSTMENT SERVICE INC
 ATTN ATTN SHERI
 PO BOX 7511
 MOBILE AL 36670-0511

MISSISSIPPI DEPARTMENT OF REVENUE
 BANKRUPTCY SECTION
 POST OFFICE BOX 22808
 JACKSON MS 39225-2808

NPRTO SOUTHEAST LLC
 256 WEST DATA DRIVE
 DRAPER UTAH 84020-2315

NETWORK SERVICES INC
 PO BOX 1725
 HATTIESBURG MS 39403-1725

PROGRESSIVE LEASING
 256 W DATA DR
 DRAPER UT 84020-2315

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

RD FULLER
3600 YOSEMITE ST
SUITE 720
DENVER CO 80237-1829

RADIUS GLOBAL SOLUTION
9550 REGENCY SQ
STE 602
JACKSONVILLE FL 32225-8116

(P) PACIFIC POWER
ATTN LEGAL ADMINISTRATOR
825 NE MULTNOMAH ST STE 2000
PORTLAND OR 97232-2152

ROCKY MOUNTAIN RECOVERY SYSTEMS INC
101 HASTINGS HORSESHOE
POWELL WY 82435-8111

SANTANDER CONSUMER USA
PO BOX 961212
FORT WORTH TX 76161-0212

SANTANDER CONSUMER USA INC AN ILLINOI
CORPORATION DBA CHRYSLER CAPITAL
1601 ELM ST SUITE 800
DALLAS TX 75201-7260

SHELLPOINT MORTGAGE
75 BEALTIE PL 300
GREENVILLE SC 29601-2138

SOUTH CENTRAL CLINICS
PO BOX 1649
LAUREL MS 39441-1649

T SHAUN SUTHERLAND DDS
1653 E 2ND ST
CASPER WY 82601-3001

THE BANK OF NEW YORK MELLON AS
INDENTURED TR
FOR MIDSTATE CAPITAL CORPORATION 20101
NEWREZ LLC DBA SHELLPOINT MORTGAGE SER
PO BOX 10826
GREENVILLE SC 29603-0826

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

US DEPARTMENT OF EDUCATION
P O BOX 16448
ST PAUL MN 55116-0448

EXCLUDE
(D) (P) MOHEIA
CLAIMS DEPARTMENT
633 SPIRIT DRIVE
CHESTERFIELD MO 63005-1243

EXCLUDE
UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6 430
JACKSON MS 39201-5022

VERIZON
PO BOX 11328
SAINT PETERSB FL 33733-1328

VERIZON
BY AMERICAN INFOSOURCE AS AGENT
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

WYOMING HEALTH MEDICAL
167 S CONWELL
SUITE 3
CASPER WY 82601-2749

EXCLUDE
(P) DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE
PO BOX 566
HATTIESBURG MS 39403-0566

JENNIFER A CURRY CALVILLE
THE ROLLINS LAW FIRM
702 W PINE ST
HATTIESBURG MS 39401-3836

EXCLUDE
THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767

DEBTOR
TODD J BRADDOCK
428 SERVICE RD
LAUREL MS 39443-9045